

WHAT IS CLAIMED IS:

1. A method of permitting selective computer access to information about a first entity by a second entity, comprising the steps of:

storing predetermined information about a first entity on a storage device of a host  
5 computer, wherein access to the storage device is decisively limited;

creating via a host entity a general identification specific to the first entity, and  
through the host computer linking the predetermined information to the general  
information of the first entity;

creating via the first entity a specific identification permitting access to the  
10 predetermined information stored on the storage device; and

informing via the first identity a second entity of the general and specific  
identification, and therefore permitting the second entity to access the storage device and  
review the predetermined information.

15 2. The method of claim 1, including the step of storing credit information as the  
predetermined information.

3. The method of claim 2, including the step of storing credit information of a  
predetermined duration.

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4. The method of claim 3, including the step of storing credit information created  
within the previous five years.

5. The method of claim 2, including the step of storing information extracted from said credit information.

6. The method of claim 1, including the step of permitting access to the storage device via a website of the host entity.

7. The method of claim 1, including the step of creating the general identification specific to the first entity from the group consisting of alphanumeric sequences, numeric sequences, and combinations thereof.

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8. The method of claim 1, including the step of creating the specific identification via the first entity from the group consisting of alphanumeric sequences, numeric sequences, and combinations thereof.

9. The method of claim 1, including the step of limiting the general and specific identification to no more than ten digits.

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10. The method of claim 1, including the step of storing the specific identification on the storage device of the host entity.

11. The method of claim 8, including the step of permitting the first entity to assign or change the specific identification.

12. A computer system for storing information concerning transactions between a first entity and a second entity and selectively permitting a third entity to access selected portions of said information comprising:

- a data storage device controllable by said second entity and connected to a network accessible by said third entity;
- information stored on said data storage device concerning transactions between said first entity and said second entity;
- a general first party identifier stored on said data storage device and associated with said information;
- a specific first party identifier stored on said data storage device and associated with said information; and
- a data processor for providing access to a selected portion of said information over said network to a third party after said third party sends said general first party identifier and said specific first party identifier over said network to said data processor.

13. The system of claim 12, wherein said data storage device comprises a memory device capable of receiving and storing information from at least the first entity and the second entity.

14. The system of claim 12, wherein said general identifier and said specific identifier each comprise an alphanumeric sequence, a numerical sequence, or combination thereof.

15. The system of claim 14, wherein said general identifier sequence comprises fewer than ten characters.

16. The system of claim 12, wherein said specific first party identifier is  
5 changeable by said first party.

17. The system of claim 12, wherein said information comprises credit information.

10 18. The system of claim 17, wherein said credit information comprises credit information from a limited period of time.

19. The system of claim 12, wherein said selected portion of said information comprises less than all said information.

15 20. A method of permitting selective computer access to credit information about a first entity by a second entity, comprising the steps of:

storing credit information about a first entity on a storage device of a host computer, wherein access to the storage device is decisively limited;

20 creating via a host entity a general identification specific to the first entity, and through the host computer linking the credit information to the general identification of the first entity;

creating via the first entity a specific identification permitting access to the credit

information stored on the storage device; and

informing via the first identity a second entity of the general and specific  
identification; and

permitting the second entity to access the storage device and review the credit

5 information through use of the storage device.